



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/510,984	02/22/2000	A. Bruce Cleveland	2543-0015-2	2386

22850 7590 12/19/2005

OBLON, SPIVAK, MCCLELLAND, MAIER & NEUSTADT, P.C.
1940 DUKE STREET
ALEXANDRIA, VA 22314

EXAMINER

GRAHAM, CLEMENT B

ART UNIT	PAPER NUMBER
----------	--------------

3628

DATE MAILED: 12/19/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/510,984

Applicant(s)

CLEVELAND ET AL.

Examiner

Clement B. Graham

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 May 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-4, 6-12, 14-18 and 20-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-4, 6-12, 14-18, 20-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. In view of the Appeal Brief filed on 0/16/05, PROSECUTION IS HEREBY REOPENED. New grounds of rejections are set forth below.

To avoid abandonment of the application, appellant must exercise one of the following two options:

(1) file a reply under 37 CFR 1.111 (if this Office action is non-final) or a reply under 37 CFR 1.113 (if this Office action is final); or,

(2) request reinstatement of the appeal.

If reinstatement of the appeal is requested, such request must be accompanied by a supplemental appeal brief, but no new amendments, affidavits (37 CFR 1.130, 1.131 or 1.132) or other evidence are permitted. See 37 CFR 1.193(b)(2).

2. Claims 1-4, 6-12, 14-18, and 20-23 are remained pending.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:
The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1, 9, 15, rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

In particular, Claims 1, 9, lines 4-5, and claim 15 lines 6-7, "recites "second formatted account information". According to figures 6A-6H, Applicant's second formatted account information comprises: username, company name and address, accounts, statement end dates,... etc. all the information that one of ordinary skill would find on an original printed account statement. Therefore, it is not clear how Applicant's method would store second formatted account information without storing graphical images.

The term " **appears identical** " in claim 1, lines 8-9, claim 9 line 10, and claim 15 lines 10-11" is a relative term which renders the claim indefinite. The term "**appears identical**" is not defined by the claims, the specification does not provide a standard for ascertaining the requisite degree, and one of ordinary skill in the art would not be reasonably apprised of the scope of the invention.

For further examination, the examiner interprets the limitation in light of this 112, second rejection.

Art Unit: 3628

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-4, 6-12, 14-18, and 20-23 are rejected under 35 U.S.C. 103(a) as being unpatentable Hereinafter Erwin U.S Patent 6,249,770 in view of Ogawa et al (Hereinafter Ogawa U.S. Patent 5, 608, 874 in view of Wolff U.S Patent 5, 848, 413).

As per claims 1, 4, 6-8, 21 Erwin disclose the system enables the user such as business, to make format modifications (See column 1 lines 55-65) and the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view (See column 3 lines 5-10) and the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data (See column 2 line 65) and a second user interactively inputting a request for a second formatted account information from the system (See column 5 lines 55-65 and column 6 line 5).

Erwin fail to explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

Erwin and Ogawa fail to explicitly teach the second formatted account information is formatted in HTML; and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement.

However, Wolff teaches a system for displaying operations of a dynamic web site with integrated database without connecting to a network is disclosed. An off-line presentation of a selected web site is developed by extracting selected portions of hypertext markup language ("HTML") documents and databases associated with the selected web site from the server to a client computer. The present invention automates the process of extracting HTML documents from the selected web site by using a script of commands. Based on the commands in the script, the client computer running a script engine is configured to transmit a request for transfer of the selected HTML documents and separately saved files which are related to the selected HTML documents including text, forms, images sounds, videos, and other sections of the HTML documents. The off-line presentation is stored in the hard drive of a stand-alone system and is executed by using a web browser to allow a user to interact with the selected web site. In one embodiment, the off-line presentation is generated for an Internet Yellow Pages ("IYP") web site providing on-line directory services. In this regard, the off-line presentation of the IYP web site allows sales representatives to market a wide range of services and products that are available over the IYP web site

without the necessity of connecting to a network.(Note abstract and see column 2 lines 33-67 and column 3-5 lines 1-67).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include that the second formatted account information is formatted in HTML, and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement taught by Wolff in order to transfer an HTML document information, on a background image.

As per claims 2, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus (See column 13 lines 40-45 of Erwin).

Erwin do not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file.

However Ogawa disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin to include first formatted account information comprises of an American standard code for information interchange (ASCII) print image file taught by Ogawa in order to formatted account information using (ASCII) print image file.

As per claims 3, It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server.

The benefit would have been to store data in the database server.

As per claims 9, Erwin disclose the system enables the user such as business, to make format modifications (See column 1 lines 55-65) and the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view (See column 3 lines 5-10) and the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data (See column 2 line 65) and a second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and column 6 line 5).

Erwin fail to explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in a different format wherein the said formatted information can be displayed and printed.

The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The

benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

Erwin and Ogawa fail to teach the second formatted account information is formatted in HTML; and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement.

However, Wolff teaches a system for displaying operations of a dynamic web site with integrated database without connecting to a network is disclosed. An off-line presentation of a selected web site is developed by extracting selected portions of hypertext markup language ("HTML") documents and databases associated with the selected web site from the server to a client computer. The present invention automates the process of extracting HTML documents from the selected web site by using a script of commands. Based on the commands in the script, the client computer running a script engine is configured to transmit a request for transfer of the selected HTML documents and separately saved files which are related to the selected HTML documents including text, forms, images sounds, videos, and other sections of the HTML documents. The off-line presentation is stored in the hard drive of a stand-alone system and is executed by using a web browser to allow a user to interact with the selected web site. In one embodiment, the off-line presentation is generated for an Internet Yellow Pages ("IYP") web site providing on-line directory services. In this regard, the off-line presentation of the IYP web site allows sales representatives to market a wide range of services and products that are available over the IYP web site without the necessity of connecting to a network. (Note abstract and see column 2 lines 33-67 and column 3-5 lines 1-67).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include that the second formatted account information is formatted in HTML, and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement taught by Wolff in order to transfer an HTML document information, on a background image.

As per claims 10, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus (See column 13 lines 40-45).

Erwin fail to explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file.

However Ogawa discloses formatted account information comprises of an American standard code for information interchange (ASCII) print image file.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin to include first formatted account information comprises of an American standard code for information interchange (ASCII) print image file taught by Ogawa in order to have a standard procedure used to print an image file.

As per claims 11, It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

As per claims 12, Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel (See column 2 lines 50-60) and a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow generating ability of a particular company (See column 5 line 35) and Information is obtained from different sources having different formats upon a request made by a user the user may be a customer a first business or organization.

Art Unit: 3628

Erwin formatting first formatted account information into a second formatted account information and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement

However Ogawa disclose formatting first formatted account information into a second formatted account information (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account Statement (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are common and the teachings of Erwin and Ogawa can be modify in order to perform these functions.

The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

As per claims 14, Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin).

Erwin does not explicitly teach compression algorithm for compressing account information and for indicating formatting information.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are commonly used in the art and the teachings of Erwin modify to include Ogawa can be applied in order to perform these functions.

The benefit would have been to the formatting of account information to be printed.

As per claims 15, Erwin disclose the system enables the user such as business, to make format modifications (See column 1 lines 55-65) and the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the

Art Unit: 3628

displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view (See column 3 lines 5-10 of Erwin) and the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65) and a second user interactively inputting a request for a second formatted account information from the system (See column 5 lines 55-65 and column 6 line 5).

Erwin fail to explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information (see column 23 lines 10-65) and Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in a different format wherein the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

Erwin and Ogawa fail to teach the second formatted account information is formatted in HTML and the transferring step includes superimposing said second formatted account

information on a background image corresponding to a background of the original printed account statement.

However, Wolff teaches a system for displaying operations of a dynamic web site with integrated database without connecting to a network is disclosed. An off-line presentation of a selected web site is developed by extracting selected portions of hypertext markup language ("HTML") documents and databases associated with the selected web site from the server to a client computer. The present invention automates the process of extracting HTML documents from the selected web site by using a script of commands. Based on the commands in the script, the client computer running a script engine is configured to transmit a request for transfer of the selected HTML documents and separately saved files which are related to the selected HTML documents including text, forms, images sounds, videos, and other sections of the HTML documents. The off-line presentation is stored in the hard drive of a stand-alone system and is executed by using a web browser to allow a user to interact with the selected web site. In one embodiment, the off-line presentation is generated for an Internet Yellow Pages ("IYP") web site providing on-line directory services. In this regard, the off-line presentation of the IYP web site allows sales representatives to market a wide range of services and products that are available over the IYP web site without the necessity of connecting to a network. (Note abstract and see column 2 lines 33-67 and column 3-5 lines 1-67).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin and Ogawa to include the second formatted account information is formatted in HTML and the transferring step includes superimposing said second formatted account information on a background image corresponding to a background of the original printed account statement taught by Wolff in order to transfer an HTML document information, on a background image.

As per claims 16, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the

Art Unit: 3628

appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus (See column 13 lines 40-45).

Erwin does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file.

However Ogawa disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these function are common in the art and the teachings of Erwin modify to include Ogawa can be applied to perform these functions.

The benefit would have been to have a standard procedure used to print an image file.

As per claims 17, It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

As per claims 18, Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel (See column 2 lines 50-60) and a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow generating ability of a particular company (See column 5 line 35) information is obtained from different sources having different formats upon a request made by a user, the user may be a customer a first business or organization. (See column 5 line 35).

Erwin fail to teach formatting first formatted account information into a second formatted account information and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.

However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65) and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Erwin to include first formatted account information into a second formatted account information and transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement taught by Ogawa in order to perform the functions of having a user interactively inputting and requesting information using a graphical interface.

As per claims, 20, Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin).

Erwin fail to explicitly teach compression algorithm for compressing account information and for indicating formatting information.

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are commonly used in the art and the teachings of Erwin modify to include Ogawa can be applied in order to perform these functions.

The benefit would have been to the formatting of account information to be printed.

As per claim 22, Erwin discloses wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image. (See column 5 lines 55-65 and column 6 line 5).

As per claim 23, Erwin and Ogawa fail to explicitly teach wherein said background image includes at least one of a watermark image, a letterhead image, and a screened image. (See column 5 lines 55-65 and column 6 line 5).

Response to arguments

6. Applicant's arguments files on 04 and 5/16/05 and have been fully considered but they are moot in view of new grounds of rejections.


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

November 28, 2005


FRANTZY POINVIL
PRIMARY EXAMINER
Au 3628